

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

1 Valuation of Security       0 Assumption of Executory Contract or Unexpired Lease       1 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:

Barbara L. Harvey

Case No.: 21-10190

Judge: JNP

Debtor(s)

**Chapter 13 Plan and Motions**

Original       Modified/Notice Required      Date: 08/16/2021  
 Motions Included       Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

DOES  DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES  DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

DOES  DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: REN

Initial Debtor: BLH

Initial Co-Debtor:

### Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 304.00 per month to the Chapter 13 Trustee, starting on September 01, 2021 for approximately 52 out of 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

Loan modification with respect to mortgage encumbering property:

Description: 150 Ryans run, Sicklerville, NJ 08081-7006 (SECOND MORTGAGE)

Proposed date for completion: 6 months

d.  The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e.  Other information that may be important relating to the payment and length of plan:

Trustee reserves the right to revisit Plan payment and require amendments to schedules I and J after the completion of payments for the Debtor's 2011 Jaguar, due to be completed in 2022.

**Part 2: Adequate Protection  NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 4,450.00
DOMESTIC SUPPORT OBLIGATION		NONE
INTERNAL REVENUE SERVICE	PRIORITY FEDERAL TAXES	BALANCE DUE: \$7,715.37
NJ STATE DIVISION OF TAXATION	PRIORITY STATE TAXES	BALANCE DUE: \$685.17

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims****a. Curing Default and Maintaining Payments on Principal Residence:  NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:  NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:  NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments**  **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Wells Fargo Bank, NA	Furniture from Bob's Discount Furniture	\$6,602.57	\$2,670.03		\$2,670.03	0.0%	\$2,670.03 (per proof of claim)

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender**  **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan  NONE**

The following secured claims are unaffected by the Plan:

Home Point Financial Corp. - mortgage on property 150 Ryans Run, Cedarbrook, NJ 08081

Home Point Financial Corp. - 2nd mortgage/ Loan Modification on property 150 Ryans Run, Cedarbrook, NJ 08081

Westlake Portfolio Management LLC 2011 Jaguar Loan pay outside plan.

**g. Secured Claims to be Paid in Full Through the Plan:  NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims  NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

Not less than \$ \_\_\_\_\_ to be distributed *pro rata*

Not less than \_\_\_\_\_ percent

*Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases  NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions  NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).  NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
Mariner Finance LLC DC-003943-20 VJ-5782-20	real and personal property	Judgment	\$6,633.37	\$308,967.00	\$98,664.00	\$211,535.00	\$6,633.37

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.  NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.  NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Wells Fargo Bank NA	furniture from Bob's Discount Furniture	\$6,602.57	\$2,670.03	\$2,670.03 (per proof of claim)	\$3,932.54

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- Upon confirmation
- Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Ronald E. Norman, Esquire
- 3) Secured, Priority
- 4) Wells Fargo Bank NA, and Unsecured

**d. Post-Petition Claims**

The Standing Trustee  is,  is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification  NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 01/11/2021.

Explain below **why** the plan is being modified:

To add Wells Bank NA partially secured claim for furniture from Bob's Discount Furniture to be paid within the Plan, and to list in Part 1, the debtor's intention to enter into a loan modification on her second mortgage.

Explain below **how** the plan is being modified:

to add Wells Bank NA partially secured claim for furniture from Bob's Discount Furniture to be paid within the Plan, and to list in Part 1, the debtor's intention to enter into a loan modification on her second mortgage.

Are Schedules I and J being filed simultaneously with this Modified Plan?

Yes  No

## Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

## Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 08/16/2021

/s/ Barbara L. Harvey

Debtor

Date: \_\_\_\_\_

\_\_\_\_\_

Joint Debtor

Date: 08/16/2021

/s/ Ronald E. Norman

Attorney for Debtor(s)

United States Bankruptcy Court  
District of New Jersey

In re:  
Barbara L. Harvey  
Debtor

Case No. 21-10190-JNP  
Chapter 13

District/off: 0312-1  
Date Rcvd: Aug 31, 2021

User: admin  
Form ID: pdf901

Page 1 of 3  
Total Noticed: 46

## CERTIFICATE OF NOTICE

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2021:**

Recip ID	Recipient Name and Address
db	Barbara L. Harvey, 150 Ryans Run, Sicklerville, NJ 08081-3714
cr	+ Home Point Financial Corporation, Robertson, Anschutz, Schneid, Crane & Pa, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
519070367	Geico, 1 Geico Plz, Bethesda, MD 20811-0001
519070370	I.C. System, Inc, PO Box 64378, Saint Paul, MN 55164-0378
519070371	IGS Solar, 6100 Emerald Pkwy, Dublin, OH 43016-3248
519070373	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
519070374	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Dr, Nottingham, MD 21236-5904
519070378	+ Pseg-Nj, 80 Park Plz, Newark, NJ 07102-4194
519070379	Resurgerecve, Greenville, SC 29601
519070380	Rubin & Rothman, LLC, 1787 Veterans Hwy Ste 32P, Islandia, NY 11749-1500
519070375	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court;, New Jersey Division of Taxation, Compliance and Enforcement - Bankruptcy, Trenton, NJ 08695-0267
519070381	Seggium, 1130 Northchase Pkwy SE Ste 150, Marietta, GA 30067-6429
519070385	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus # MAC X2303-01A, Des Moines, IA 50328-0001
519108086	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
519070386	Westlake Portfolio Management, LLC, Attn: Bankruptcy, PO Box 76809, Los Angeles, CA 90076-0809
519070387	Westlake Portfolio Mgm, 4751 Wilshire Blvd, Los Angeles, CA 90010-3827
519070388	Wf/Bobs Fn, PO Box 14517, Des Moines, IA 50306-3517
519070389	Williaam Edward Brewer, Esquire, PO Box 1001, Marmora, NJ 08223-5001

TOTAL: 18

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 31 2021 20:21:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Aug 31 2021 20:21:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519070360	+ Email/Text: g20956@att.com	Aug 31 2021 20:21:00	A T & T, 208 S Akard St, Dallas, TX 75202-4295
519070361	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Aug 31 2021 20:24:53	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
519070362	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Aug 31 2021 20:24:44	Capital One Bank USA N, PO Box 30281, Salt Lake City, UT 84130-0281
519070363	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 31 2021 20:24:56	Citibank/the Home Depot, Citicorp Credit Svcs/Centralized Bk dept, PO Box 790034, Saint Louis, MO 63179-0034
519070364	Email/PDF: creditonebknotifications@resurgent.com	Aug 31 2021 20:24:45	Credit One Bank N A, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
519070365	Email/Text: G06041@att.com	Aug 31 2021 20:21:00	direct TV, 2230 E Imperial Hwy, El Segundo, CA 90245-3504

519080166	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Aug 31 2021 20:24:50	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519070366	Email/Text: linda.c@enagic.com	Aug 31 2021 20:21:00	Enagic, 4115 Spencer St, Torrance, CA 90503-2419
519134195	Email/Text: bankruptcy@homepointfinancial.com	Aug 31 2021 20:21:00	HOME POINT FINANCIAL CORPORATION, 11511 Luna Rd Suite 300 Suite 300, Farmers Branch, TX 75234
519070368	Email/Text: bankruptcy@homepointfinancial.com	Aug 31 2021 20:21:00	Home Point Financial C, 4849 Greenville Ave, Dallas, TX 75206-4130
519070369	Email/Text: bankruptcy@homepointfinancial.com	Aug 31 2021 20:21:00	Home Point Fncl Corp, Attn: Bankruptcy, 11511 Luna Rd Ste 200, Farmers Branch, TX 75234-6022
519070372	Email/Text: sbse.cio.bnc.mail@irs.gov	Aug 31 2021 20:21:00	Internal Reveune Service, PO Box 7346, Philadelphia, PA 19101-7346
519099640	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 31 2021 20:21:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519074183	Email/PDF: cbp@onemainfinancial.com	Aug 31 2021 20:24:44	ONEMAIN, PO BOX 3251, Evansville IN 47731-3251
519070376	Email/PDF: cbp@onemainfinancial.com	Aug 31 2021 20:24:44	Onemain, PO Box 1010, Evansville, IN 47706-1010
519070377	Email/PDF: cbp@onemainfinancial.com	Aug 31 2021 20:24:44	Onemain Financial, Attn: Bankruptcy, PO Box 3251, Evansville, IN 47731-3251
519134131	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 31 2021 20:24:55	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519134132	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 31 2021 20:24:49	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519130850	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 31 2021 20:24:55	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
519085551	Email/Text: bnc-quantum@quantum3group.com	Aug 31 2021 20:21:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
519078711	Email/PDF: resurgentbknotifications@resurgent.com	Aug 31 2021 20:24:45	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519143589	+ Email/Text: peritus@ebn.phinsolutions.com	Aug 31 2021 20:21:00	Steward Finance-C/O Peritus Portfolio Services, P.O. Box 141419, Irving TX 75014-1419
519070382	Email/Text: jchrist@stewardfs.com	Aug 31 2021 20:21:00	Steward Financial Services, PO Box 39, Maple Shade, NJ 08052-0039
519071557	+ Email/PDF: gecsed@recoverycorp.com	Aug 31 2021 20:24:48	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519070383	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 31 2021 20:24:45	Thd/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
519070384	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Aug 31 2021 20:21:00	Verizon, 140 West St, New York, NY 10007-2123

TOTAL: 28

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

<b>Recip ID</b>	<b>Bypass Reason</b>	<b>Name and Address</b>
519144337	*P++	STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245, address filed with court:, State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 02, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 18, 2021 at the address(es) listed below:

Name	Email Address
Harold N. Kaplan	on behalf of Creditor Home Point Financial Corporation hkaplan@rasnj.com informationathnk@aol.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Ronald E. Norman	on behalf of Debtor Barbara L. Harvey rnorman@rnormanlaw.com ekonecsny@rnormanlaw.com;dgordon@rnormanlaw.com;g14985@notify.cincompass.com;ronaldenorman@icloud.com
Sindi Mncina	on behalf of Creditor Home Point Financial Corporation smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5